

WHAT IS CLAIMED IS:

1 *sub* 1. A method for protecting consumer personal data, the method
2 comprising:
3 *or* receiving an application for a payment instrument, wherein the application
4 comprises personal data and a privacy preference of a consumer;
5 saving the application in electronic form in a database; and
6 storing at least some of the personal data and the privacy preference onto the
7 payment instrument.

1 2. A method as in claim 1, wherein the payment instrument comprises a
2 credit or debit card having a magnetic stripe, and wherein at least some of the personal data
3 and the privacy preference are electronically stored on the magnetic stripe.

1 3. A method as in claim 1, wherein the payment instrument comprises a
2 check, and wherein the privacy preference is printed onto the check.

1 4. A method as in claim 1, wherein the payment instrument comprises a
2 credit or debit card with a processor and electronic memory, and wherein the personal data
3 and the privacy preference are electronically stored in the memory.

1 5. A method as in claim 1, further comprising reading the personal data
2 and the privacy preference at a merchant location when the consumer is making a purchase
3 using the payment instrument, and saving the personal data and the privacy preference at a
4 merchant storage location.

1 6. A method as in claim 5, further comprising mailing marketing material
2 to the consumer only if permitted by the consumer's privacy preference.

1 7. A method as in claim 1, wherein the privacy preference indicates that
2 the consumer would like to receive marketing material only from merchants that the
3 consumer does business with.

1 8. A method as in claim 1, wherein the privacy preference indicates that
2 the consumer would like to receive marketing material only from merchants that the
3 consumer does business with and their affiliates.

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1 15. A method as in claim 13, wherein the payment instrument comprises a
2 check, and wherein the privacy preference is printed onto the check.

16. A method as in claim 13, wherein the payment instrument comprises a
2 credit or debit card with a processor and electronic memory, and wherein the personal data
3 ~~and the privacy preference are electronically stored in the memory.~~